

Town of Goshen, Connecticut
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HOUSING

GOAL:

TO PROVIDE A VARIETY OF HOUSING TYPES AND OPPORTUNITIES WHICH WILL MAINTAIN GOSHEN'S DIVERSE POPULATION WHILE RETAINING THE RURAL CHARACTER OF THE COMMUNITY AND PRESERVING ITS ENVIRONMENTALLY SENSITIVE AREAS.

ISSUES:

1. Exemption from the State's "Affordable" Housing Law.

Connecticut General Statutes, Section 8-30g allows a special affordable housing appeals procedure for Towns that don't have a minimum of 10% of their total housing units meeting the definition of "affordable". To meet the 10% threshold goal, Goshen must have 148 "affordable" housing units (10% of Goshen's 1,482 housing units as reported in 2000 U.S. Census). Another term for affordable housing that people can identify with is "workforce" housing. This is housing that our teachers, nurses, policeman and fireman can afford.

"Affordable" housing according to the State law is:

a. Housing receiving financial assistance under any governmental program for low or moderate income housing, or

b. Housing with an annual rent or mortgage payment (and other associated housing payments) that equals 30% or less of the family annual income and such income is less or equal to 80% of the median family income for the municipality. Also the housing unit must meet this rental or mortgage formula for a minimum of 40 years.

The cost of housing in Goshen is well in excess of the "affordable" range. Between 1995 and 2004, Goshen housing costs increased at a significantly higher rate than other towns in the Litchfield region. Specifically the median sales price for single family housing in Goshen more than doubled from \$155,000 in 1995 to \$373,000 in 2004. Although there are numerous apartments with a low rent in Goshen, these units do not qualify as "affordable" because the low rent is not guaranteed over a long period. To exempt Goshen from the affordable housing appeals procedure the Town must develop and implement appropriate housing and land use policies and regulations.

2. Preserve Residential Values and Provide More Housing Alternatives

Goshen citizens wish to preserve the value of their homes and residential neighborhoods. At the same time they recognize that unless a local housing actions program is established many local young couples in the local work force and elderly persons will not be able to afford the high cost of housing in Goshen.

3. Lake and Pond Seasonal Housing – Environmental Impact

25 percent of Goshen's housing units are occupied for recreational or seasonal use according to the 2000 U.S. Census. These are primarily dwellings on Dog Pond, Tyler Lake, West Side Pond and Woodridge Lake. With the exception of Woodridge Lake, many of these dwellings were constructed for summer use only. In the 1980's with the dramatic increase in housing cost and the increasing value of water based property many of these seasonal dwellings have been converted for year around use. In some locations these dwellings are on small lots, in

proximity to other seasonal or year round dwellings and in areas with poor soils for septic disposal. These conditions raise concerns that conversions for year round use will increase the risk of possible adverse impact upon lake and pond water quality, primarily as a result of increased concentrations of storm water runoff and secondarily from increased use of septic systems.

4. Lake and Pond Seasonal Housing – Tax Impact

Seasonal and weekend owner residents do not send children to local school requiring no local educational expenses. Therefore this type of home typically generates more tax income than it requires in local service expenses. Homes occupied by year round residents typically do not pay enough tax to cover all educational and other town services. There are indications that as the cost of housing has increased in Goshen, seasonal residences are being sold to year round residents. This trend should be monitored closely. If it continues, the Town will need to plan to make up for the negative effect on the budget.

RECOMMENDATIONS:

1. Form an “Affordable” or “Workforce” Housing Study Group

In the immediate future the Town should establish a study group to investigate and report on alternatives for providing housing in Goshen that will move Goshen toward achieving the State’s threshold 10% “affordable” housing goal. The Town of Goshen is in the process of forming an “Open Space and Work Force Housing Committee” that will be charged with researching and providing recommendations on preservation of open space and creation of “work force” housing opportunities. “Workforce housing” is the term increasingly being used to describe the housing needs of middle-income people who fill jobs in fields as diverse as teaching, law enforcement, and health care. Providing adequate affordable housing for people so they don’t have to expend huge portions of their income on housing is a challenge facing Goshen as well as other communities in Litchfield County. The Committee, being formed by the First Selectman, will be made up of members from various Goshen Boards and Committees, members of the Goshen Land Trust and other interested citizens. The Planning and Zoning Commission is supportive of this important work and will in the future consider including the recommendations of this Committee in the Goshen Plan of Conservation and Development.

2. Permanent Local “Affordable” Housing Group

Based upon the recommendations of the study group establish either a local housing authority, a private nonprofit housing corporation, and or a local housing trust to address Goshen’s major housing challenge, providing “affordable housing”.

3. “Affordable Housing Policy”

This local housing group shall formulate policies on “affordable” or “workforce” housing and identify strategies and programs that enhance housing possibilities for families of modest income, and for the elderly.

4. Encourage Accessory Apartments as “Affordable Housing”

The Planning and Zoning Commission should encourage construction of accessory apartments permitted under the Zoning Regulations and should consider establishing incentives for construction of “affordable” accessory apartments as part of the construction of new single family residences.

5. “Affordable” Housing Regulations

The Planning and Zoning Commission should evaluate the regulations options for permitting construction of “affordable” or “workforce” housing in appropriate locations and to address the special needs of young families and the elderly for “affordable” housing and life care facilities.

6. Qualify Existing Apartments as “Affordable” Under State Law

Goshen has numerous existing housing rental units (apartments) that may meet the “affordable” rental criteria set forth in the Connecticut General Statutes. The Town should identify such units and obtain credit for these affordable units both by supporting an amendment to the Connecticut General Statutes and by establishing incentives that will encourage owners of such “affordable” housing units to establish a 40-year restrictive covenant to maintaining the rental at the “affordable” level. A restrictive covenant would require future owners to continue the affordable rental criteria during the 40-year period.

7. Permit Creation of “Affordable” Lots

The Planning and Zoning Commission should consider inclusionary regulations that would permit a property owner to split off no more than one lot of less than the minimum required lot size where the lot is to be committed for an “affordable” house.

8. Explore the concept of transfer of development rights as a mechanism to encourage affordable housing in suitable locations.